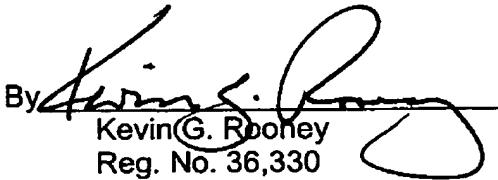


REMARKS

Applicants believe that no fees are due. However, if any fees are deemed necessary to complete this communication, the Commissioner is hereby authorized to charge same to Deposit Account No. 23-3000.

Respectfully submitted,

WOOD, HERRON & EVANS, L.L.P.

By 
Kevin G. Rooney
Reg. No. 36,330

2700 Carew Tower
441 Vine Street
Cincinnati, OH 45202
(513) 241-2324 - Voice
(513) 421-7269 - Facsimile

Page 3 of 3